

SELECTED ECONOMIC CHARACTERISTICS
2009-2013 American Community Survey 5-Year Estimates

Area Name : ZCTA5 21740

Subject	Zip Code Tabulation Area : 21740			
	Estimate	Estimate Margin of Error	Percent	Percent Margin of Error
EMPLOYMENT STATUS				
Population 16 years and over	47,808	+/- 977	100.0%	(X)
In labor force	29,672	+/- 908	62.1%	+/- 1.3
Civilian labor force	29,571	+/- 894	61.9%	+/- 1.3
Employed	26,366	+/- 900	55.1%	+/- 1.5
Unemployed	3,205	+/- 432	6.7%	+/- 0.9
Armed Forces	101	+/- 70	0.2%	+/- 0.1
Not in labor force	18,136	+/- 710	37.9%	+/- 1.3
Civilian labor force	29,571	+/- 894	(X)	+/- (X)
Percent Unemployed	(X)	+/- (X)	10.8%	+/- 1.4
Females 16 years and over	23,495	+/- 601	(X)	+/- (X)
In labor force	14,635	+/- 629	62.3%	+/- 1.9
Civilian labor force	14,635	+/- 629	62.3%	+/- 1.9
Employed	13,258	+/- 609	56.4%	+/- 1.9
Own children under 6 years	4,701	+/- 446	(X)	+/- (X)
All parents in family in labor force	3,168	+/- 436	67.4%	+/- 7
Own children 6 to 17 years	8,862	+/- 611	(X)	+/- (X)
All parents in family in labor force	6,925	+/- 503	78.1%	+/- 5.1
COMMUTING TO WORK				
Workers 16 years and over	25,782	+/- 911	100.0%	(X)
Car, truck, or van -- drove alone	20,400	+/- 861	79.1%	+/- 1.7
Car, truck, or van -- carpooled	2,826	+/- 388	11%	+/- 1.5
Public transportation (excluding taxicab)	322	+/- 122	1.2%	+/- 0.5
Walked	767	+/- 226	3%	+/- 0.9
Other means	594	+/- 202	2.3%	+/- 0.8
Worked at home	873	+/- 195	3.4%	+/- 0.7
Mean travel time to work (minutes)	24.0	+/- 0.8	(X)	(X)
OCCUPATION				
Civilian employed population 16 years and over	26,366	+/- 900	100.0%	(X)
Management, business, science, and arts occupations	7,420	+/- 512	28.1%	+/- 1.7
Service occupations	5,423	+/- 563	20.6%	+/- 2
Sales and office occupations	7,023	+/- 532	26.6%	+/- 1.7
Natural resources, construction, and maintenance occupations	2,674	+/- 380	10.1%	+/- 1.4
Production, transportation, and material moving occupations	3,826	+/- 455	14.5%	+/- 1.7
INDUSTRY				
Civilian employed population 16 years and over	26,366	+/- 900	100.0%	(X)
Agriculture, forestry, fishing and hunting, and mining	216	+/- 120	0.8%	+/- 0.5
Construction	1,835	+/- 307	7%	+/- 1.1
Manufacturing	2,275	+/- 316	8.6%	+/- 1.2
Wholesale trade	664	+/- 201	2.5%	+/- 0.8
Retail trade	3,754	+/- 422	14.2%	+/- 1.4
Transportation and warehousing, and utilities	1,657	+/- 269	6.3%	+/- 1
Information	576	+/- 159	2.2%	+/- 0.6
Finance and insurance, and real estate and rental and leasing	2,139	+/- 294	8.1%	+/- 1.1
Professional, scientific, and management, and administrative and waste	2,607	+/- 415	9.9%	+/- 1.5
Educational services, and health care and social assistance	5,541	+/- 483	21%	+/- 1.8
Arts, entertainment, and recreation, and accommodation and food services	2,242	+/- 409	8.5%	+/- 1.5
Other services, except public administration	1,295	+/- 294	4.9%	+/- 1.1
Public administration	1,565	+/- 308	5.9%	+/- 1.1

SELECTED ECONOMIC CHARACTERISTICS
2009-2013 American Community Survey 5-Year Estimates

Area Name : ZCTA5 21740

Subject	Zip Code Tabulation Area : 21740			
	Estimate	Estimate Margin of Error	Percent	Percent Margin of Error
CLASS OF WORKER				
Civilian employed population 16 years and over	26,366	+/- 900	100.0%	(X)
Private wage and salary workers	21,495	+/- 961	81.5%	+/- 2
Government workers	3,828	+/- 473	14.5%	+/- 1.8
Self-employed in own not incorporated business workers	1,027	+/- 252	3.9%	+/- 0.9
Unpaid family workers	16	+/- 26	0.1%	+/- 0.1
INCOME AND BENEFITS (IN 2013 INFLATION-ADJUSTED DOLLARS)				
Total households	23,131	+/- 574	100.0%	(X)
Less than \$10,000	1,821	+/- 285	7.9%	+/- 1.2
\$10,000 to \$14,999	1,748	+/- 259	7.6%	+/- 1.1
\$15,000 to \$24,999	3,222	+/- 372	13.9%	+/- 1.5
\$25,000 to \$34,999	2,745	+/- 330	11.9%	+/- 1.4
\$35,000 to \$49,999	3,509	+/- 394	15.2%	+/- 1.7
\$50,000 to \$74,999	4,182	+/- 509	18.1%	+/- 2.1
\$75,000 to \$99,999	2,698	+/- 343	11.7%	+/- 1.5
\$100,000 to \$149,999	2,422	+/- 294	10.5%	+/- 1.3
\$150,000 to \$199,999	439	+/- 122	1.9%	+/- 0.5
\$200,000 or more	345	+/- 111	1.5%	+/- 0.5
Median household income (dollars)	\$42,979	+/- 2285	(X)	(X)
Mean household income (dollars)	\$55,904	+/- 2052	(X)	(X)
With earnings	17,509	+/- 570	75.7%	+/- 1.5
Mean earnings (dollars)	\$57,539	+/- 2250	(X)	(X)
With Social Security	7,294	+/- 393	31.5%	+/- 1.6
Mean Social Security income (dollars)	\$16,731	+/- 560	(X)	(X)
With retirement income	4,592	+/- 373	19.9%	+/- 1.5
Mean retirement income (dollars)	\$16,867	+/- 2921	(X)	(X)
With Supplemental Security Income	1,699	+/- 262	7.3%	+/- 1.1
Mean Supplemental Security Income (dollars)	\$8,168	+/- 583	(X)	(X)
With cash public assistance income	827	+/- 195	3.6%	+/- 0.8
Mean cash public assistance income (dollars)	\$3,610	+/- 936	(X)	(X)
With Food Stamp/SNAP benefits in the past 12 months	4,679	+/- 330	20.2%	+/- 1.4
Families	14,714	+/- 542	100.0%	(X)
Less than \$10,000	1,176	+/- 217	8%	+/- 1.4
\$10,000 to \$14,999	675	+/- 198	4.6%	+/- 1.3
\$15,000 to \$24,999	1,378	+/- 225	9.4%	+/- 1.5
\$25,000 to \$34,999	1,361	+/- 248	9.2%	+/- 1.6
\$35,000 to \$49,999	2,164	+/- 303	14.7%	+/- 2.1
\$50,000 to \$74,999	3,109	+/- 400	21.1%	+/- 2.5
\$75,000 to \$99,999	2,166	+/- 288	14.7%	+/- 1.9
\$100,000 to \$149,999	1,926	+/- 272	13.1%	+/- 1.8
\$150,000 to \$199,999	425	+/- 117	2.9%	+/- 0.8
\$200,000 or more	334	+/- 114	2.3%	+/- 0.8
Median family income (dollars)	\$55,377	+/- 3068	(X)	(X)
Mean family income (dollars)	\$65,829	+/- 2915	(X)	(X)
Per capita income (dollars)	\$21,826	+/- 853	(X)	(X)
Nonfamily households	8,417	+/- 553	(X)	(X)
Median nonfamily income (dollars)	\$26,892	+/- 1501	(X)	(X)
Mean nonfamily income (dollars)	\$34,938	+/- 1904	(X)	(X)
Median earnings for workers (dollars)	\$27,417	+/- 1580	(X)	(X)
Median earnings for male full-time, year-round workers (dollars)	\$42,813	+/- 1849	(X)	(X)
Median earnings for female full-time, year-round workers (dollars)	\$35,399	+/- 2225	(X)	(X)

SELECTED ECONOMIC CHARACTERISTICS
2009-2013 American Community Survey 5-Year Estimates

Area Name : ZCTA5 21740

Subject	Zip Code Tabulation Area : 21740			
	Estimate	Estimate Margin of Error	Percent	Percent Margin of Error
HEALTH INSURANCE COVERAGE				
Civilian noninstitutionalized population	57,003	+/- 1356	57,003	(X)
With health insurance coverage	51,466	+/- 1390	90.3%	+/- 1.2
With private health insurance	35,939	+/- 1386	63%	+/- 1.9
With public coverage	22,233	+/- 1151	39%	+/- 1.9
No health insurance coverage	5,537	+/- 721	9.7%	+/- 1.2
Civilian noninstitutionalized population under 18 years	14,428	+/- 756	14,428	(X)
No health insurance coverage	446	+/- 146	3.1%	+/- 1
Civilian noninstitutionalized population 18 to 64 years	34,956	+/- 892	34,956	(X)
In labor force:	27,625	+/- 860	27,625	(X)
Employed:	24,718	+/- 890	24,718	(X)
With health insurance coverage	21,632	+/- 859	87.5%	+/- 1.7
With private health insurance	19,570	+/- 864	79.2%	+/- 2
With public coverage	2,640	+/- 350	10.7%	+/- 1.4
No health insurance coverage	3,086	+/- 433	12.5%	+/- 1.7
Unemployed:	2,907	+/- 384	2907%	+/- (X)
With health insurance coverage	2,136	+/- 324	73.5%	+/- 5.9
With private health insurance	920	+/- 250	31.6%	+/- 7
With public coverage	1,298	+/- 230	44.7%	+/- 6.4
No health insurance coverage	771	+/- 204	26.5%	+/- 5.9
Not in labor force:	7,331	+/- 489	7,331	(X)
With health insurance coverage	6,160	+/- 395	84%	+/- 3.3
With private health insurance	2,901	+/- 302	39.6%	+/- 3.6
With public coverage	3,794	+/- 378	51.8%	+/- 4.7
No health insurance coverage	1,171	+/- 282	16%	+/- 3.3
PERCENTAGE OF FAMILIES AND PEOPLE WHOSE INCOME IN THE PAST 12 MONTHS IS BELOW THE POVERTY LEVEL				
All families	(X)	+/- (X)	15.8%	+/- 2
With related children under 18 years	(X)	+/- (X)	23.4%	+/- 3.2
With related children under 5 years only	(X)	+/- (X)	29.3%	+/- 9.1
Married couple families	(X)	+/- (X)	6.1%	+/- 1.7
With related children under 18 years	(X)	+/- (X)	8.4%	+/- 3.1
With related children under 5 years only	(X)	+/- (X)	14.9%	+/- 10.3
Families with female householder, no husband present	(X)	+/- (X)	38.4%	+/- 6.1
With related children under 18 years	(X)	+/- (X)	45.7%	+/- 6.9
With related children under 5 years only	(X)	+/- (X)	47.9%	+/- 17.3
All people	(X)	+/- (X)	18.7%	+/- 1.9
Under 18 years	(X)	+/- (X)	28.1%	+/- 4
Related children under 18 years	(X)	+/- (X)	27.1%	+/- 4.1
Related children under 5 years	(X)	+/- (X)	35.8%	+/- 7.2
Related children 5 to 17 years	(X)	+/- (X)	23.5%	+/- 3.9
18 years and over	(X)	+/- (X)	15.6%	+/- 1.6
18 to 64 years	(X)	+/- (X)	16.8%	+/- 1.9
65 years and over	(X)	+/- (X)	10.2%	+/- 2.1
People in families	(X)	+/- (X)	16.8%	+/- 2.2
Unrelated individuals 15 years and over	(X)	+/- (X)	25.8%	+/- 2.9

Data are based on a sample and are subject to sampling variability. The degree of uncertainty for an estimate arising from sampling variability is represented through the use of a margin of error. The value shown here is the 90 percent margin of error. The margin of error can be interpreted roughly as providing a 90 percent probability that the interval defined by the estimate minus the margin of error and the estimate plus the margin of error (the lower and upper confidence bounds) contains the true value. In addition to sampling variability, the ACS estimates are subject to nonsampling error (for a discussion of nonsampling variability, see Accuracy of the Data). The effect of nonsampling error is not represented in these tables.

SELECTED ECONOMIC CHARACTERISTICS
2009-2013 American Community Survey 5-Year Estimates

Area Name : ZCTA5 21740

Subject	Zip Code Tabulation Area : 21740			
	Estimate	Estimate Margin of Error	Percent	Percent Margin of Error

There were changes in the edit between 2009 and 2010 regarding Supplemental Security Income (SSI) and Social Security. The changes in the edit loosened restrictions on disability requirements for receipt of SSI resulting in an increase in the total number of SSI recipients in the American Community Survey. The changes also loosened restrictions on possible reported monthly amounts in Social Security income resulting in higher Social Security aggregate amounts. These results more closely match administrative counts compiled by the Social Security Administration.

Workers include members of the Armed Forces and civilians who were at work last week.

Census occupation codes are 4-digit codes and are based on the Standard Occupational Classification (SOC). The Census occupation codes for 2010 and later years are based on the 2010 revision of the SOC. To allow for the creation of 2009-2013 tables, occupation data in the multiyear files (2009-2013) were recoded to 2013 Census occupation codes. We recommend using caution when comparing data coded using 2013 Census occupation codes with data coded using Census occupation codes prior to 2010. For more information on the Census occupation code changes, please visit our website at <http://www.census.gov/people/io/methodology/>.

Industry codes are 4-digit codes and are based on the North American Industry Classification System (NAICS). The Census industry codes for 2013 and later years are based on the 2012 revision of the NAICS. To allow for the creation of 2009-2013 and 2011-2013 tables, industry data in the multiyear files (2009-2013 and 2011-2013) were recoded to 2013 Census industry codes. We recommend using caution when comparing data coded using 2013 Census industry codes with data coded using Census industry codes prior to 2013. For more information on the Census industry code changes, please visit our website at <http://www.census.gov/people/io/methodology/>.

While the 2009-2013 American Community Survey (ACS) data generally reflect the February 2013 Office of Management and Budget (OMB) definitions of metropolitan and micropolitan statistical areas; in certain instances the names, codes, and boundaries of the principal cities shown in ACS tables may differ from the OMB definitions due to differences in the effective dates of the geographic entities.

Estimates of urban and rural population, housing units, and characteristics reflect boundaries of urban areas defined based on Census 2010 data. As a result, data for urban and rural areas from the ACS do not necessarily reflect the results of ongoing urbanization.

Source: U.S. Census Bureau, 2009-2013 5-Year American Community Survey

Explanation of Symbols:

1. An '***' entry in the margin of error column indicates that either no sample observations or too few sample observations were available to compute a standard error and thus the margin of error. A statistical test is not appropriate.
2. An '-' entry in the estimate column indicates that either no sample observations or too few sample observations were available to compute an estimate, or a ratio of medians cannot be calculated because one or both of the median estimates falls in the lowest interval or upper interval of an open-ended distribution.
3. An '-' following a median estimate means the median falls in the lowest interval of an open-ended distribution.
4. An '+' following a median estimate means the median falls in the upper interval of an open-ended distribution.
5. An '****' entry in the margin of error column indicates that the median falls in the lowest interval or upper interval of an open-ended distribution. A statistical test is not appropriate.
6. An '*****' entry in the margin of error column indicates that the estimate is controlled. A statistical test for sampling variability is not appropriate.
7. An 'N' entry in the estimate and margin of error columns indicates that data for this geographic area cannot be displayed because the number of sample cases is too small.
8. An '(X)' means that the estimate is not applicable or not available.